

What is claimed is:

1 1. A method of keeping income and expense of a person in a
2 mobile terminal having a savings memory, comprising the steps of:
3 storing, in said savings memory, an amount currently saved in a
4 bank's savings account of said person;
5 receiving from the bank an e-mail identifying a withdrawal source and
6 indicating an amount withdrawn from said savings account; and
7 updating said savings memory with the amount indicated in the e-
8 mail.

1 2. The method of claim 1, wherein said mobile terminal further
2 includes an expected expense memory and an expense record memory,
3 further comprising the steps of:
4 receiving from one of a plurality of withdrawal sources, an e-mail
5 indicating an expected amount to be withdrawn from said savings account;
6 storing said expected amount in said expected expense memory; and
7 transferring from said expected expense memory an amount equal to
8 the amount indicated in the e-mail received from said bank to said expense
9 record memory.

1 3. The method claim 2, wherein said mobile terminal includes an
2 infrared-light interface, and wherein one of said withdrawal sources is
3 associated with a cashless sales terminal, further comprising the steps of:
4 sending a signal via said infrared-light interface to said cashless sales

5 terminal when a purchase is made with a credit card;
6 receiving a signal via the infrared-light interface which has been
7 communicated from said associated withdrawal source to said cashless sales
8 terminal, the received signal identifying said associated withdrawal source
9 and indicating an expected amount of payment to be withdrawn from said
10 savings account for said purchase; and
11 updating said expected expense memory with the expected amount
12 indicated in said received signal.

1 4. The method claim 1, further comprising the steps of:
2 storing an amount of cash in a cash memory;
3 receiving an e-mail from a cash sales terminal when a purchase is
4 made with said cash sales terminal, the e-mail identifying the purchase and
5 indicating an amount paid for the purchase; and
6 updating said cash memory with the amount indicated in the received
7 e-mail and storing the indicated amount in said expense record memory.

1 5. The method of claim 4, further comprising the step of updating
2 said cash memory with the amount indicated in the e-mail from said bank if
3 the identified withdrawal source is said person.

1 6. The method claim 1, wherein said mobile terminal includes an
2 infrared-light interface and communicates with a cash sales terminal using
3 the infrared-light interface when a purchase is made, further comprising the
4 steps of:

5 storing an amount of cash in a cash memory;
6 receiving a signal from said cash sales terminal via said infrared-light
7 interface, the signal identifying said purchase and indicating an amount paid
8 for the purchase; and
9 updating said cash memory with an amount indicated in the received
10 signal and storing the indicated amount in said expense record memory.

1 7. The method of claim 1, further comprising the steps of:
2 receiving from said bank an e-mail which identifies an income source
3 and indicates an amount of income and an amount deducted from the
4 amount of income; and
5 updating said savings memory with the amount of income and storing
6 the deducted amount in said expense record memory.

1 8. The method of claim 1, further comprising the steps of:
2 transmitting a request signal to said bank;
3 receiving from said bank an e-mail which indicates an amount
4 currently saved in said savings account; and
5 storing the amount indicated in the received e-mail into said savings
6 memory.

1 9. The method of claim 1, wherein each of the e-mails is written in
2 a data format readable as a visual text for display and in a data format
3 readable by an accounting software program.

1 10. The method of claim 9, wherein the data readable by the
2 accounting software program includes an amount, type (income or expense)
3 and date of transaction.

1 11. The method of claim 1, further comprising the steps of storing
2 past income data into an income record memory and analyzing the stored
3 past income data to produce an estimate of expected future income.

1 12. The method of claim 1, further comprising the step of analyzing
2 data stored in said expense record memory to produce an estimate of
3 expected future expense.

1 13. A mobile terminal comprising:
2 a wireless interface for establishing a communication link through a
3 communications network to income and withdrawal sources;
4 a savings memory for storing an amount currently saved in a bank
5 savings account of an owner of the mobile terminal; and
6 control circuitry connected to said interface for receiving an e-mail
7 which identifies a withdrawal source and indicates an amount withdrawn
8 from said savings account, and updating said savings memory with the
9 indicated amount.

1 14. The mobile terminal of claim 13, further comprising:
2 an expected expense memory; and
3 an expense record memory,

4 said control circuitry receiving from one of a plurality of withdrawal
5 sources an e-mail indicating an expected amount of payment to be
6 withdrawn from the bank savings account of said owner, storing the
7 indicated amount of payment in said expected expense memory, and
8 transferring from said expected expense memory an amount equal to the
9 amount indicated in the e-mail received from said bank to said expense
10 record memory.

1 15. The mobile terminal of claim 14, further comprising:
2 an infrared-light interface;
3 said control circuitry sending a signal via said infrared-light interface
4 to a cashless sales terminal associated with one of said plurality of
5 withdrawal sources when a purchase is made with a credit card, receiving a
6 signal via the infrared-light interface which is communicated from said
7 associated withdrawal source to said cashless sales terminal, the received
8 signal identifying the withdrawal source and indicating an expected amount
9 of payment to be withdrawn from said savings account for said purchase.

1 16. The mobile terminal of claim 14, further comprising a cash
2 memory,
3 said control circuitry storing an amount of cash in said cash memory,
4 receiving an e-mail from a cash sales terminal when a purchase is made with
5 said cash sales terminal, the e-mail identifying said purchase and indicating
6 an amount paid for said purchase, and updating said cash memory with the
7 amount indicated in the received e-mail and storing the indicated amount in

8 said expense record memory.

1 17. The mobile terminal of claim 16, wherein said control circuitry
2 further performs updating said cash memory with the amount indicated in
3 the second e-mail if the identified withdrawal source is said owner of the
4 mobile terminal.

1 18. The mobile terminal of claim 15, further comprising a cash
2 memory,
3 said control circuitry communicating with a cash sales terminal via the
4 infrared-light interface when a purchase is made, storing an amount of cash
5 in said cash memory, receiving a signal from said cash sales terminal via said
6 infrared-light interface where the signal identifies said purchase and indicates
7 an amount paid for the purchase, canceling an amount equal to the amount
8 indicated in said signal from said cash memory and storing the cancelled
9 amount in said expense record memory.

1 19. The mobile terminal of claim 14, wherein said control circuitry
2 further performs receiving from said bank an e-mail which identifies an
3 income source and indicates an amount of income and an amount deducted
4 from said amount of income, and updating said savings memory with said
5 amount of income and storing the deducted amount in said expense record
6 memory